

In re:  
Karon A. Simmons  
Debtor

Case No. 23-11011-mdc  
Chapter 13

District/off: 0313-2  
Date Rcvd: May 17, 2023

User: admin  
Form ID: 309I

Page 1 of 3  
Total Noticed: 46

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 19, 2023:**

Recip ID	Recipient Name and Address
db	Karon A. Simmons, 5920 Webster Street, Philadelphia, PA 19143-2414
14773559	+ FlexPay, Attn: Bankruptcy 7755 Montgomery Rd, Cincinnati, OH 45236-4197
14773563	LVNV Funding LLC, 6801 S Cimarron Rd Ste 424-J, Las Vegas, NV 89113-2273
14773564	Midland Credit Management, Inc., 4 E Rolling Cross Rd Ste 307, Catonsville, MD 21228-6279
14773567	+ Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001
14773569	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
14773570	+ Philadelphia Gas Works, 800 W Montgomery Avenue, Philadelphia, PA 19122-2898
14773571	+ Philadelphia Municipal Court, Traffic Division, 800 Spring Garden Street, Philadelphia, PA 19123-2616
14773580	U.S. Attorney, Eastern District of Pa., 615 Chestnut St Ste 1250, Philadelphia, PA 19106-4404
14772516	U.S. Department of Housing and Urban Development, 11th Floor 100 Penn Square East, Philadelphia, PA 19107
14773581	U.S. Department of Housing and Urban Development, 100 E Penn Sq Fl 11, Philadelphia, PA 19107-3325

TOTAL: 11

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: mail@cibiklaw.com	May 18 2023 00:15:00	MICHAEL A. CIBIK, Cibik Law, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102
tr	+ Email/Text: bncnotice@ph13trustee.com	May 18 2023 00:15:00	KENNETH E. WEST, Office of the Chapter 13 Standing Trustee, 1234 Market Street - Suite 1813, Philadelphia, PA 19107-3704
smg	Email/Text: megan.harper@phila.gov	May 18 2023 00:16:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
ust	+ Email/Text: ustpregion03.ph.ecf@usdoj.gov	May 18 2023 00:16:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14777101	EDI: PHINAMERI.COM	May 18 2023 04:12:00	AmeriCredit Financial Services, Inc., dba Financial, P O Box 183853, Arlington, TX 76096
14773550	Email/Text: collectors@arresourcesinc.com	May 18 2023 00:16:00	AR Resources Inc., PO Box 1056, Blue Bell, PA 19422-0287
14773106	+ EDI: PHINAMERI.COM	May 18 2023 04:12:00	AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853
14773549	+ EDI: PHINAMERI.COM	May 18 2023 04:12:00	AmeriCredit/GM Financial, Attn: Bankruptcy, PO Box 183853, Arlington, TX 76096-3853
14773554	Email/Text: megan.harper@phila.gov	May 18 2023 00:16:00	City of Philadelphia Law Department, Municipal Services Building, 1401 John F Kennedy Blvd 5th Floor, Philadelphia, PA 19102-1640
14773551	+ EDI: CAPITALONE.COM	May 18 2023 04:12:00	Capital One, P.O. Box 30285, Salt Lake City, UT 84130-0285

District/off: 0313-2

User: admin

Page 2 of 3

Date Rcvd: May 17, 2023

Form ID: 309I

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14773550	+ EDI: AIS.COM	May 18 2023 04:12:00	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14773552	EDI: CITICORP.COM	May 18 2023 04:12:00	Citibank, PO Box 790034, Saint Louis, MO 63179-0034
14773553	Email/Text: bankruptcy@philapark.org	May 18 2023 00:16:00	City of Philadelphia, Parking Violation Branch, PO Box 41819, Philadelphia, PA 19101-1819
14773555	EDI: WFNNB.COM	May 18 2023 04:12:00	Comenity Bank, PO Box 182125, Columbus, OH 43218-2125
14773556	Email/Text: operationsclerk@easypayfinance.com	May 18 2023 00:15:00	Easy Pay, Attn: Bankruptcy, PO Box 2549, Carlsbad, CA 92018-2549
14773557	+ Email/Text: recoveryservicesgroup@fedchoice.org	May 18 2023 00:16:00	FedChoice Federal Credit Union, ATTN: Bankruptcy Dept. 10001 Willowdale, Lanham, MD 20706-4321
14773558	+ EDI: BLUESTEM	May 18 2023 04:12:00	Fingerhut, Attn: Bankruptcy 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
14773560	+ Email/Text: Atlanticus@ebn.phinsolutions.com	May 18 2023 00:15:00	Fortiva, Attn: Bankruptcy, PO Box 105555, Atlanta, GA 30348-5555
14773561	EDI: IRS.COM	May 18 2023 04:12:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
14773562	EDI: JEFFERSONCAP.COM	May 18 2023 04:12:00	Jefferson Capital Systems, LLC, Attn: Bankruptcy, 16 McLeland Road, Saint Cloud, MN 56303
14773561	Email/PDF: resurgentbknotifications@resurgent.com	May 18 2023 00:15:08	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14773565	+ Email/Text: bankruptcynotification@montereyfinancial.com	May 18 2023 00:15:00	Monterey Financial Service, Attn: Bankruptcy 4095 Avenida De La Plat, Oceanside, CA 92056-5802
14781193	Email/Text: Bankruptcy.Notices@pnc.com	May 18 2023 00:15:00	PNC Bank, NA., Attn: Bankruptcy Dept., 3232 Newmark Drive, Miamisburg, OH 45342
14773573	Email/Text: Bankruptcy.Notices@pnc.com	May 18 2023 00:15:00	PNC Mortgage, Attn: Bankruptcy, PO Box 8819, Dayton, OH 45401-8819
14773574	EDI: PRA.COM	May 18 2023 04:12:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541-1067
14773575	Email/Text: signed.order@pfwattorneys.com	May 18 2023 00:15:00	Pressler Felt & Warshaw LLP, 7 Entin Rd, Parsippany, NJ 07054-5020
14773566	+ Email/Text: bankruptcygroup@peco-energy.com	May 18 2023 00:16:00	Peco Energy, 2301 Market St N 3-1, Philadelphia, PA 19103-1380
14773568	EDI: PENNDEPTREV	May 18 2023 04:12:00	Pennsylvania Department of Revenue, Bankruptcy Division, Po Box 280946, Harrisburg, PA 17128-0946
14773568	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 18 2023 00:16:00	Pennsylvania Department of Revenue, Bankruptcy Division, Po Box 280946, Harrisburg, PA 17128-0946
14773570	^ MEBN	May 18 2023 00:12:52	Philadelphia Gas Works, 800 W Montgomery Avenue, Philadelphia, PA 19122-2898
14773572	+ Email/Text: bankruptcy@philapark.org	May 18 2023 00:16:00	Philadelphia Parking Authority, Bankruptcy Department, 701 Market St, Philadelphia, PA 19106-1540
14773576	EDI: CBS7AVE	May 18 2023 04:12:00	Swiss Colony Inc., PO Box 2825, Monroe, WI 53566-8025
14773577	EDI: RMSC.COM	May 18 2023 04:12:00	Synchrony Bank, Attn: Bankruptcy Dept., PO Box 965064, Orlando, FL 32896-5064
14773579	Email/Text: bncmail@w-legal.com		

District/off: 0313-2

User: admin

Page 3 of 3

Date Rcvd: May 17, 2023

Form ID: 309I

Total Noticed: 46

14773578

+ EDI: WTRRNBNK.COM

May 18 2023 00:16:00 TD Bank N.A., c/o Weinstein &amp; Riley PS, 2001 Western Ave Ste 400, Seattle, WA 98121-3132

14773582

^ MEBN

May 18 2023 04:12:00 Target Nb, C/O Financial &amp; Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475

14773583

+ Email/Text: BankruptcyNotice@westlakefinancial.com

May 18 2023 00:12:46 U.S. Department of Justice, 950 Pennsylvania Ave NW, Washington, DC 20530-0009  
May 18 2023 00:16:00 Western Funding Inc, Attn: Bankruptcy Dept, P.O. Box 94858, Las Vegas, NV 89193-4858

TOTAL: 37

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 19, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 16, 2023 at the address(es) listed below:

Name	Email Address
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KENNETH E. WEST

ecfemails@ph13trustee.com philaecf@gmail.com

MICHAEL A. CIBIK

on behalf of Debtor Karon A. Simmons mail@cibiklaw.com cibiklawpc@jubileebk.net;ecf@casedriver.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 3

**Information to identify the case:**

Debtor 1: <b>Karon A. Simmons</b>			Social Security number or ITIN: xxx-xx-1123
First Name    Middle Name    Last Name			EIN: _____
Debtor 2: (Spouse, if filing) _____			Social Security number or ITIN: _____
First Name    Middle Name    Last Name			EIN: _____
United States Bankruptcy Court: Eastern District of Pennsylvania			Date case filed for chapter: 13    4/6/23
Case number: <b>23-11011-mdc</b>			

**Official Form 309I**

**Notice of Chapter 13 Bankruptcy Case**

10/20

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	<b>About Debtor 1:</b>	<b>About Debtor 2:</b>
<b>1. Debtor's full name</b>	Karon A. Simmons	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	5920 Webster Street Philadelphia, PA 19143-2414	
<b>4. Debtor's attorney</b> Name and address	MICHAEL A. CIBIK Cibik Law, P.C. 1500 Walnut Street Suite 900 Philadelphia, PA 19102	Contact phone 215-735-1060  Email: <a href="mailto:mail@cibiklaw.com">mail@cibiklaw.com</a>
<b>5. Bankruptcy trustee</b> Name and address	KENNETH E. WEST Office of the Chapter 13 Standing Trustee 1234 Market Street – Suite 1813 Philadelphia, PA 19107	Contact phone 215-627-1377  Email: <a href="mailto:ecfemails@ph13trustee.com">ecfemails@ph13trustee.com</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office -- 9:00 A.M. to 4:00 P.M.; Reading Office -- 9:00 A.M. to 4:00 P.M.  Contact phone (215)408-2800  Date: 5/17/23

**For more information, see page 2**

Debtor Karon A. Simmons

Case number 23-11011-mdc

<b>7. Meeting of creditors</b>	<b>June 28, 2023 at 9:30 AM</b>	<b>Location:</b> The Mtg of Creditors will be conducted, via telephonic conference. All interested, parties shall contact the Trustee, for connection details
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	
<b>8. Deadlines</b>	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b> <b>You must file:</b> <ul style="list-style-type: none"><li>• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li><li>• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li></ul> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b> <b>Deadline for governmental units to file a proof of claim:</b>	<b>Filing deadline: 8/27/23</b> <b>Filing deadline: 6/15/23</b> <b>Filing deadline: 10/3/23</b>
	<b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
<b>9. Filing of plan</b>	The debtor has filed a plan. This plan proposes payment to the trustee of \$550.00 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: <b>7/6/23 at 9:30 AM</b> , Location: <b>Courtroom #2, 900 Market Street, Philadelphia, PA 19107</b>	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	